

**Information to identify the case:**

Debtor 1	<u>Thomas J. Jackson</u>	Social Security number or ITIN	xxx-xx-3283
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-34631-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas J. Jackson

3/22/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thomas J. Jackson  
 Debtor

Case No. 18-34631-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +Thomas J. Jackson, 165 Rockport Road, Port Murray, NJ 07865-4127  
 517924279 +Anesthesia Associates of Morristown, PA, PO Box 24002, Newark, NJ 07101-0410  
 517924280 Atlantic Health System, Morristown Memorial Hospital, PO Box 35610, Newark, NJ 07193-5611  
 517924282 D & L Plumbing, 62 NJ-173, Hampton, NJ 08827  
 517924283 David B. Watner, Attny., 1129 Bloomfield Ave. Suite 208, PO BOX 6189, Caldwell, NJ 07007-6189  
 517924285 +KLM Group, 216 Haddon Heights, suite 406, Collingswood, NJ 08108-2812  
 517924286 +KLM Group, 701 Market St #5000, Philadelphia, PA 19106-1541  
 517924287 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 517924288 +Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 517924289 +Morristown Medical Center, 17 Prospect Street, Morristown, NJ 07960-6862  
 517924290 +Remex, PO Box 765, Rocky Hill, NJ 08553-0765

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2019 00:37:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 23 2019 00:37:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517924278 +E-mail/Text: mreed@affcollections.com Mar 23 2019 00:37:09 Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862  
 517924281 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 23 2019 00:36:57 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 517924284 estranged wife

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joan Sirkis Warren on behalf of Debtor Thomas J. Jackson joan@joanlaverylaw.com  
 Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5